



FIRST REPUBLIC BANK
It's a privilege to serve you®

MAUREEN MAGINN
SENIOR VICE PRESIDENT
DEPOSIT SERVICES

May 16, 2012

[CLIENT NAME]
[ADDRESS]
[CITY, STATE ZIP]

RE: Global Payments Security Breach

Dear [CLIENT]:

We are writing to follow up on our previous communication regarding the security breach at Global Payments, Inc., a third-party payment card processor. We sincerely regret that this occurred and want to provide you with as much information about the incident as possible, as well as the steps to ensure continued protection of your account.

Global Payments' electronic security was breached during the period between January 21, 2012 and February 25, 2012. As a result of this breach, your name and debit card number and your encrypted personal identification number (PIN number) were acquired by unauthorized persons.

Although First Republic routinely monitors your account for fraudulent activity, we encourage you to remain vigilant by reviewing your account statements and monitoring your credit reports. Please note that the money in your account is protected.

If you have not already done so, we encourage you to cancel your current debit card and obtain a replacement card, but we need your authorization to do so. Please contact us at **1-877-883-8078** to provide the authorization. A banker will be available to assist you from 5 am to 9 pm (PST), Monday through Friday, 6 am to 8 pm (PST) on Saturday and 7 am to 5 pm (PST) on Sunday.

We strongly encourage you to contact the consumer credit reporting agencies and place a fraud alert and, if available in your state, a credit freeze on your credit reports. Once you place the fraud alert in your file, you are entitled to order free copies of your credit reports. When you receive your credit reports, review them carefully; look for inquiries from companies you haven't contacted, accounts you did not open, and charges on your accounts that are suspicious. A credit freeze will restrict access to your credit report so that potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze.

San Francisco Palo Alto Los Angeles Austin Burbank Newport Beach San Diego Portland Boston Greenwich New York

111 PINE STREET, SAN FRANCISCO, CALIFORNIA 94111, TEL (415) 392-1400 OR (800) 392-1400, FAX (415) 392-1413
CONVENIENT CREDIT BANKING AT www.firstrepublic.com • MEMBER FDIC

You can contact the credit reporting agencies at:

Equifax	www.equifax.com	800-525-6285
Experian	www.experian.com	888-397-3742
TransUnion	www.transunion.com	800-680-7289

The Federal Trade Commission has excellent information regarding identity theft prevention, detection and defense. You can access this information at:

<http://www.ftc.gov/bcp/edu/microsites/idtheft/consumers/index.html>.

If you do not have Internet access, you can contact the FTC at their toll-free Identity Theft Helpline: 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261.

We do apologize for any inconvenience this may have caused. Please contact us if we can provide any assistance or additional information.

It's a privilege to serve you,

A handwritten signature in cursive script, appearing to read "Mauran Mugari".